

DETAILED ACTION

This Final Office action is in response to the application filed on April 14, 2004, the amendments filed on June 16, 2008, the Request for Continued Examination filed on December 15, 2008, and the amendments filed July 27, 2009.

Claim Rejections - 35 USC § 112

The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

Claims 1, 9, 15, 18, 20, 26, 29, 37, and 43 rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention. Specifically the recitation, "defining, by the computer system, a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account" in lines 8-11 is contradicted within the specification and the abstract. The abstract states, "[T]he account may lack minimum purchase requirements on the credit line sub-account." The Specification then states that, "the attributes of the credit line sub-account may include, but are not limited to: the credit limit; ...; minimum credit line purchase requirements" in paragraph [0035].

However, paragraph [0036] then states, "in exemplary embodiments consistent with the present invention, there are no minimum purchase requirements." Therefore, it is unclear if applicant has adequate support for the amendment since there is one place in the specification that supports it, yet the abstract and paragraph [0036] go on to contradict that support and state that there is no minimum purchase requirement. Appropriate correction is required.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-45 are rejected, in view of the 35 USC 101 rejections (as advanced above), under 35 U.S.C. 103(a) as being unpatentable over "The Philadelphia Inquirer Personal Finance Column" (Brown) in view of "J.D. Power and Associates 1998 Credit Cardholder Satisfaction Study Ranks Wal-Mart MasterCard from Chase Highest in Customer Satisfaction For Both Basic and Gold Cards" (Business Editors), and in further view of U.S. Pat. No. 6,895,386 (Bachman et al. '386).

Regarding claims 1-5 and 8, Brown discloses a financial account for a customer, the financial account comprising: a credit line sub-account for managing purchases by the customer (lines 17-25); and a balance transfer sub-account for managing at least

one balance transferred by the customer (lines 17-25); and defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate for the transferred balance (lines 26 -28). Brown further discloses that the maximum required periodic payment is defined as a fixed amount (lines 26-28; i.e. the payment minimum); that the maximum interest rate is defined as 0% (line 2) and the method further comprises defining, for the balance transfer sub-account, an account initiation fee (lines 32-33); that the account initiation fee is based upon the size of the balance transferred (lines 32-33); defining attributes for the balance transfer sub-account further comprises defining a pay-off date for the balance transfer sub-account (lines 1-2); that the financial account is a credit card account (line 1); and allocating a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes (lines 18-31).

Brown discloses the financial account, as advanced above, with the exception of explicitly stating that the defining attributes are fixed for the life of the financial account at a time when the financial account is opened. Business Editors disclose a fixed interest rate on balance transfers for the life of the loan (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Business Editors, for the basic reason on offering an addition incentive to potential customers.

Brown discloses the financial account as advanced above with the exception of requiring a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account. Bachman et al. '386 disclose having a minimum purchase requirement on an account and notifying a customer when they are below a minimum purchase requirement (column 8, lines 30-36). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Bachman et al. '386, to include a minimum purchase requirement for the basic reason of allowing a user to achieve an incentive (Bachman et al. '386: abstract).

Regarding claims 15 and 17, Brown discloses a financial account, comprising: creating, a financial account for a customer, the financial account comprising: a credit line sub-account for managing purchases by the customer (lines 17-25); and a balance transfer sub-account for managing at least one balance transferred by the customer (lines 17-25); and defining attributes for the balance transfer sub-account, the attributes comprising: a maximum required periodic payment (i.e. required monthly payments, lines 26-27)) an interest rate of 0% for the transferred balance (line 1), and a balance transfer fee that is based upon the size of the transferred balance. Brown further discloses that allocating the payment received from the customer comprises applying the payment received from the customer toward a minimum periodic payment on the

transferred balance in the transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub- account (lines 17-25).

Brown discloses the financial account, as advanced above, with the exception of explicitly stating that the defining attributes are fixed for the life of the financial account at a time when the financial account is opened. Business Editors disclose a fixed interest rate on balance transfers for the life of the loan (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Business Editors, for the basic reason on offering an addition incentive to potential customers.

Brown discloses the financial account as advanced above with the exception of requiring a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account. Bachman et al. '386 disclose having a minimum purchase requirement on an account and notifying a customer when they are below a minimum purchase requirement (column 8, lines 30-36). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Bachman et al. '386, to include a minimum purchase requirement for the basic reason of allowing a user to achieve an incentive (Bachman et al. '386: abstract).

Regarding claims 18 and 19, Brown discloses a financial account, comprising: means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer (lines 17-25); and means for defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment (lines 26-28; i.e. the payment minimum) and a maximum interest rate that are fixed (lines 1-2). Brown further discloses that the means for creating a financial account comprises means for creating credit card account (lines 1-2).

Brown discloses the financial account, as advanced above, with the exception of explicitly stating that the defining attributes are fixed for the life of the financial account at a time when the financial account is opened. Business Editors disclose a fixed interest rate on balance transfers for the life of the loan (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Business Editors, for the basic reason on offering an addition incentive to potential customers.

Brown discloses the financial account as advanced above with the exception of requiring a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account.

Bachman et al. '386 disclose having a minimum purchase requirement on an account and notifying a customer when they are below a minimum purchase requirement (column 8, lines 30-36). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Bachman et al. '386, to include a minimum purchase requirement for the basic reason of allowing a user to achieve an incentive (Bachman et al. '386: abstract).

Regarding claims 26 and 28, Brown discloses a financial account, comprising: means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer (lines 17-25); and means for defining attributes for the balance transfer sub-account, the attributes comprising: a maximum required periodic payment (i.e. monthly required payment, line 27) and an interest rate of 0% for a balance transferred (line 1), and a balance transfer fee that is based upon an amount of the transferred balance (lines 32-33). Brown further discloses means for applying a payment received from the customer toward a minimum periodic payment on the transferred balance in the balance transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub-account (lines 17-25).

Brown discloses the financial account, as advanced above, with the exception of explicitly stating that the defining attributes are fixed for the life of the financial account

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at a time when the financial account is opened. Business Editors disclose a fixed interest rate on balance transfers for the life of the loan (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Business Editors, for the basic reason on offering an addition incentive to potential customers.

Brown discloses the financial account as advanced above with the exception of requiring a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account. Bachman et al. '386 disclose having a minimum purchase requirement on an account and notifying a customer when they are below a minimum purchase requirement (column 8, lines 30-36). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Bachman et al. '386, to include a minimum purchase requirement for the basic reason of allowing a user to achieve an incentive (Bachman et al. '386: abstract).

Regarding claims 29-33 and 36, Brown discloses a financial account, the method comprising: creating a financial account for a customer, the financial account comprising: a credit line sub-account for managing purchases by the customer (lines 17-25); and a balance transfer sub-account for managing at least one balance transferred by the customer (lines 17-25); and defining attributes for the balance

transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate for the transferred balance (lines 26-28). Brown further discloses that the maximum required periodic payment is defined as a fixed amount (lines 26-28; i.e. the payment minimum); that the maximum interest rate is defined as 0% (line 2) and the method further comprises defining, for the balance transfer sub-account, an account initiation fee (lines 32-33); that the account initiation fee is based upon the amount of the transferred balance (lines 32-33); defining attributes for the balance transfer sub-account further comprises defining a pay-off date for the balance transfer sub-account (lines 1-2); that the financial account is a credit card account (line 1); and allocating a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes (lines 18-31).

Brown discloses the financial account, as advanced above, with the exception of explicitly stating that the defining attributes are fixed for the life of the financial account at a time when the financial account is opened. Business Editors disclose a fixed interest rate on balance transfers for the life of the loan (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Business Editors, for the basic reason on offering an addition incentive to potential customers.

Brown discloses the financial account as advanced above with the exception of requiring a minimum purchase requirement for the credit line sub-account, wherein the

minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account. Bachman et al. '386 disclose having a minimum purchase requirement on an account and notifying a customer when they are below a minimum purchase requirement (column 8, lines 30-36). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Bachman et al. '386, to include a minimum purchase requirement for the basic reason of allowing a user to achieve an incentive (Bachman et al. '386: abstract).

With respect to claims 43 and 45, Brown discloses a financial account, comprising: creating a financial account for a customer, the financial account comprising: a credit line sub-account for managing purchases by the customer (lines 17-25); and a balance transfer sub-account for managing at least one balance transferred by the customer (lines 17-25); and defining attributes for the balance transfer sub-account, the attributes comprising: a maximum required periodic payment (i.e. required monthly payment, line 27) and an interest rate of 0% for a balance transferred (lines 1-2), and the transferred balance fee that are based upon the amount of the at least one transferred balance (lines 32-33). Brown further discloses that the method further comprises allocating the payment received from the customer comprises applying the payment toward a minimum periodic payment on the transferred balance in the balance transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub-account (lines 17-25); and allocating a payment

received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes (lines 18-31).

Brown discloses the financial account, as advanced above, with the exception of explicitly stating that the defining attributes are fixed for the life of the financial account at a time when the financial account is opened. Business Editors disclose a fixed interest rate on balance transfers for the life of the loan (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Business Editors, for the basic reason on offering an addition incentive to potential customers.

Brown discloses the financial account as advanced above with the exception of requiring a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account. Bachman et al. '386 disclose having a minimum purchase requirement on an account and notifying a customer when they are below a minimum purchase requirement (column 8, lines 30-36). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Bachman et al. '386, to include a minimum purchase requirement for the basic reason of allowing a user to achieve an incentive (Bachman et al. '386: abstract).

Regarding claims 9-14, Brown discloses a financial account, comprising: creating a financial account for a customer, the financial account comprising: a credit line sub-account for managing purchases by the customer (lines 17-25); and a balance transfer sub-account for managing at least one balance transferred by the customer (lines 17-25). Brown further discloses wherein the attributes comprise a maximum required periodic payment (which is well known in the art as a "payment minimum" or "required monthly payments") and a maximum interest rate for the balance transferred (lines 1-2); that the maximum required periodic payment is defined as a fixed amount (lines 26-28; i.e. the payment minimum); that the maximum interest rate is defined as 0% (line 2) and the method further comprises defining, for the balance transfer sub-account, an account initiation fee (lines 32-33); and the financial account is a credit card account (line 1); and allocating a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes (lines 18-31).

Brown discloses the financial account, as advanced above, with the exception of explicitly that the defining attributes are fixed for the life of the financial account at a time when the financial account is opened. Business Editors disclose a fixed interest rate on balance transfers for the life of the loan (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Business Editors, for the basic reason on offering an addition incentive to potential customers.

Brown discloses the financial account as advanced above with the exception of requiring a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account. Bachman et al. '386 disclose having a minimum purchase requirement on an account and notifying a customer when they are below a minimum purchase requirement (column 8, lines 30-36). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Bachman et al. '386, to include a minimum purchase requirement for the basic reason of allowing a user to achieve an incentive (Bachman et al. '386: abstract).

While Brown does not explicitly stating that the customer agrees to pay off the balance transferred by the pay-off date and disclose customizing a pay-off date for the balance transferred to the balance transfer sub-account, Business Editors disclose the act of selecting your own billing due dates (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time of invention to modify Brown, in view of the teachings of Business Editors, to customize their payoff date, i.e. in choosing their billing due date, for the basic reason of offering customers an additional incentive to use their product. Further, it would have been obvious for the customer to select a payoff date based on information about future financial plans of a customer for the basic reason that a customer would chose the date that would be best for them and their future. Furthermore, Brown warns that to not pay-off the balance transferred by the

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specified date could incur huge penalties. Therefore, since it is old and well known in the art of loans, that to not pay-off a loan by the specified time involves at least monetary repercussions, that a customer would be agreeing to pay-off the loan by the specified date or they are accepting the monetary repercussions that come along with not paying (Brown lines 28-31).

Regarding claims 20-25, Brown discloses a financial account, comprising: means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer (lines 17-25). Brown further discloses means for defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment (which is well known in the art as a "payment minimum" or "required monthly payments") and a maximum interest rate for the balance transferred (lines 26-28; i.e. the payment minimum); that the maximum required periodic payment is defined as a fixed amount (line 1); that the maximum interest rate is defined as 0% (line 2) and the system further comprises means for defining an account initiation fee for the balance transfer sub-account (lines 32-33); and the means for creating a financial account comprises means for creating a credit card account (line 1).

Brown discloses the financial account, as advanced above, with the exception of explicitly stating that the defining attributes are fixed for the life of the financial account

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at a time when the financial account is opened. Business Editors disclose a fixed interest rate on balance transfers for the life of the loan (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Business Editors, for the basic reason on offering an addition incentive to potential customers.

Brown discloses the financial account as advanced above with the exception of requiring a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account. Bachman et al. '386 disclose having a minimum purchase requirement on an account and notifying a customer when they are below a minimum purchase requirement (column 8, lines 30-36). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Bachman et al. '386, to include a minimum purchase requirement for the basic reason of allowing a user to achieve an incentive (Bachman et al. '386: abstract).

While Brown does not explicitly disclose customizing a pay-off date for the balance transferred to the balance transfer sub-account, wherein the pay-off date reflects a date that the customer agrees to pay off the balance transferred, Business Editors disclose the act of selecting your own billing due dates (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time of invention to

modify Brown, in view of the teachings of Business Editors, to customize their payoff date, i.e. in choosing their billing due date, for the basic reason of offering customers an additional incentive to use their product. Further, it would have been obvious for the customer to select a payoff date based on information about future financial plans of a customer for the basic reason that a customer would chose the date that would be best for them and their future. Furthermore, Brown warns that to not pay-off the balance transferred by the specified date could incur huge penalties. Therefore, since it is old and well known in the art of loans, that to not pay-off a loan by the specified time involves at least monetary repercussions, that a customer would be agreeing to pay-off the loan by the specified date or they are accepting the monetary repercussions that come along with not paying (Brown lines 28-31).

With respect to claims 37-42, Brown discloses a financial account, the method comprising: creating a financial account for a customer, the financial account comprising: a credit line sub-account for managing purchases by the customer (lines 17-25); and a balance transfer sub-account for managing at least one balance transferred by the customer (lines 17-25). Brown further discloses that the method further comprises defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment (which is well known in the art as a "payment minimum" or "required monthly payment") and a maximum interest rate that are fixed for the life of the balance (lines 26-28); that the maximum required periodic payment is defined as a fixed amount (lines 26-28; i.e. the payment minimum); that the

maximum interest rate is defined as 0% (line 2) and the method further comprises defining, for the balance transfer sub-account, an account initiation fee (lines 32-33); and that the financial account is a credit card account (line 1); and allocating a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes (lines 18-31).

Brown discloses the financial account, as advanced above, with the exception of explicitly stating that the defining attributes are fixed for the life of the financial account at a time when the financial account is opened. Business Editors disclose a fixed interest rate on balance transfers for the life of the loan (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings of Business Editors, for the basic reason on offering an addition incentive to potential customers.

Brown discloses the financial account as advanced above with the exception of requiring a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account. Bachman et al. '386 disclose having a minimum purchase requirement on an account and notifying a customer when they are below a minimum purchase requirement (column 8, lines 30-36). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Brown, in view of the teachings

of Bachman et al. '386, to include a minimum purchase requirement for the basic reason of allowing a user to achieve an incentive (Bachman et al. '386: abstract).

While Brown does not explicitly disclose customizing a pay-off date for the balance transferred to the balance transfer sub-account, wherein the pay-off date reflects a date that the customer agrees to pay off the balance transferred, Business Editors disclose the act of selecting your own billing due dates (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time of invention to modify Brown, in view of the teachings of Business Editors, to customize their payoff date, i.e. in choosing their billing due date, for the basic reason of offering customers an additional incentive to use their product. Further, it would have been obvious for the customer to select a payoff date based on information about future financial plans of a customer for the basic reason that a customer would chose the date that would be best for them and their future. Furthermore, Brown warns that to not pay-off the balance transferred by the specified date could incur huge penalties. Therefore, since it is old and well known in the art of loans, that to not pay-off a loan by the specified time involves at least monetary repercussions, that a customer would be agreeing to pay-off the loan by the specified date or they are accepting the monetary repercussions that come along with not paying (Brown lines 28-31).

Brown discloses the method/system/computer readable medium as recited above, with the exception of requiring: (a) defining the pay-off date for the balance

transfer sub-account comprises receiving a desired pay-off date from the customer (claims 6, lines 1-2; claim 34, lines 1-3); (b) wherein the transferred balance equivalent to an amount an issuer of the financial account pays an original debt holder at the time when the financial account is created (claims 7, lines 1-3; claim 35, lines 1-3); and (c) providing the customer with a draft mechanism for transferring an additional balance to the balance transfer sub-account, up to a predetermined limit (claims 16, lines 1-3; claim 27, lines 1-3; claim 44, lines 1-3).

Regarding (a), while Brown does not explicitly disclose customizing a pay-off date for the balance transferred to the balance transfer sub-account, Business Editors disclose the act of selecting your own billing due dates (abstract). Therefore, it would have been obvious to one of ordinary skill in the art at the time of invention to modify Brown, in view of the teachings of Business Editors, to customize their payoff date, i.e. in choosing their billing due date, for the basic reason of offering customers an additional incentive to use their product. Further, it would have been obvious for the customer to select a payoff date based on information about future financial plans of a customer for the basic reason that a customer would chose the date that would be best for them and their future.

With respect to (b), it is considered to be old and well known in the art that when you transfer the balance of one credit card (A) to a new credit card (B) that the issuer of credit card B pays off the balance of credit card (A), since otherwise the system would

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not function correctly, and the user would be left with dual balances and therefore there would be no incentive for the user to transfer balances.

Regarding (c), it is considered to be old and well known in the art to be able to transfer multiple balances to a new credit account up to a predetermined limit (i.e. the credit limit) for the basic reason of the issuer of the credit card wanting to obtain as much of the customers business as possible.

Response to Arguments

Applicant's arguments with respect to claims 1-45 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any

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extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to LINDSAY M. MAGUIRE whose telephone number is (571)272-6039. The examiner can normally be reached on M-F: 7-4.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kramer James can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Lindsay M. Maguire
10/22/09
/Lindsay M Maguire/
Examiner, Art Unit 3692

/James A. Kramer/
Supervisory Patent Examiner, Art Unit 3693